

**ASSEMBLY BILL**

**No. 796**

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**Introduced by Committee on Insurance (Coto (Chair), Benoit (Vice Chair), Berg, Carter, De Leon, Duvall, and Parra)**

February 22, 2007

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An act to amend Section 10082.5 of the Insurance Code, relating to earthquake insurance.

LEGISLATIVE COUNSEL'S DIGEST

AB 796, as introduced, Committee on Insurance. Earthquake insurance.

Existing law requires an insurer who charges an additional earthquake insurance premium or deductible because a dwelling fails to meet certain criteria to not charge the same if the dwelling is brought into compliance with specified building code provisions.

This bill would include successor editions of the building code provisions for those purposes.

Vote: majority. Appropriation: no. Fiscal committee: no.  
State-mandated local program: no.

*The people of the State of California do enact as follows:*

1     SECTION 1. Section 10082.5 of the Insurance Code is  
2     amended to read:  
3     10082.5. If an insurer subject to this chapter charges an  
4     additional earthquake insurance premium or deductible because a  
5     dwelling fails to comply with subdivision (a), (b), or (c) and the  
6     dwelling is subsequently brought into compliance with any one of

1 these subdivisions, then the additional premium or deductible  
2 attributed to noncompliance shall not be charged.

3 (a) Compliance with the foundation anchor bolt requirements  
4 of subdivision (f) of Section 2907 of Chapter 29 of the 1991 edition  
5 of the Uniform Building Code of the International Conference of  
6 Building Officials, *or a successor edition of that code*, or with any  
7 local government modifications to those requirements.

8 (b) Compliance with the bracing requirements for cripple walls  
9 of paragraph (4) of subdivision (g) of Section 2517 of Chapter 25  
10 of the 1991 edition of the Uniform Building Code of the  
11 International Conference of Building Officials, *or a successor*  
12 *edition of that code*, and with any local government modifications  
13 to those requirements.

14 (c) Compliance with Section 19215 of the Health and Safety  
15 Code for the bracing, anchoring, or strapping all water heaters to  
16 resist falling or horizontal displacement due to earthquake motion.

17 A copy of the approved inspection record for the building permit  
18 for work performed pursuant to this section shall be submitted by  
19 the insured to the insurer in order to verify that retrofits performed  
20 pursuant to this section have been performed.